

FILED  
4/23/24 10:40 am

CLERK

U.S. BANKRUPTCY

COURT - WDPA

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

DENISE M. COLTON,

Debtor(s).

)  
)  
)  
)  
)  
)  
X

Case No. 20-23276-GLT

Chapter 13

Related Dkt. No.184

**ORDER OF COURT**  
**(Check Boxes That Apply)**

☒ Confirming Plan on Final Basis

☐ Chapter 13 Plan dated:  
\_\_\_\_\_

☐ Authorizing Distributions Under Plan

☒ Amended Chapter 13 dated:

On Interim Basis Solely as Adequate  
Protection 3/13/24

IT IS HEREBY ORDERED that the Chapter 13 Plan Payment is \$1,433 effective 4/23.

IT IS HEREBY ORDERED that pursuant to the plan identified above (the “Plan”), as the same may be modified by this Order, the Chapter 13 Trustee is authorized to make distributions to creditors holding allowed claims from available funds on hand. Such distributions shall commence no earlier than the Chapter 13 Trustee’s next available distribution date after the first day of the month following the date on which this Order is entered on the Court’s docket.

IT IS FURTHER ORDERED that those terms of the Plan which are not expressly modified by this Order shall remain in full force and effect. To the extent any terms and conditions of the Plan are in conflict with this Order, the terms of this Order shall supersede and replace any conflicting terms and conditions of the Plan.

**1. Unique Provisions Applicable Only to This Case: *Only those provisions which are checked below apply to this case:***

- ☐ A. For the remainder of the Plan term, the periodic monthly Plan payment is amended to be \$\_\_\_\_\_, beginning \_\_\_\_\_. To the extent there is no wage attachment in place or if an existing wage attachment is insufficient to fund the Plan payments, counsel to the Debtor(s) shall within seven (7) days hereof file a wage attachment motion (or motions) to fully fund the Plan payments, or shall sign up for and commence payments under the Trustee’s TFS online payment program.
- ☐ B. The length of the Plan is changed to a total of at least \_\_\_\_ months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved.

- ☐ C. To the extent this Order is entered as a form of adequate protection, the Trustee is authorized to distribute to secured and priority creditors with percentage fees payable to the Chapter 13 Trustee on receipt as provided for in 28 U.S.C. §586. *Continued conciliation conferences before the Trustee or contested hearings before the Court shall proceed on such dates and times as appear on the case docket.* The Trustee is deemed to have a continuous objection to the Plan until such time the Plan is confirmed on a final basis.

**PARTIES ARE REMINDED OF THEIR DUTY TO MONITOR THE COURT'S DOCKET AND ATTEND DULY SCHEDULED HEARINGS. THE PARTIES ARE FURTHER REMINDED OF THEIR DUTY TO MEET AND CONFER AND OTHERWISE ENGAGE IN GOOD FAITH SETTLEMENT NEGOTIATIONS WITH RESPECT TO ANY OBJECTION TO PLAN CONFIRMATION. FAILURE TO COMPLY WITH THESE DUTIES MAY RESULT IN THE IMPOSITION OF SANCTIONS AGAINST THE OFFENDING PARTY.**

- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. The following utility creditor \_\_\_\_\_ shall be paid monthly payments of \$\_\_\_\_\_ beginning with the Trustee's next distribution and continuing for the duration of the Plan's term, to be applied by that creditor to its administrative claim, ongoing budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☐ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim:
- \_\_\_\_\_
- ☐ H. The secured claims of the following creditors shall govern as to claim amount, to be paid at the modified plan interest rate in a monthly amount to be determined by Trustee to pay the claim in full during the Plan term:
- \_\_\_\_\_
- ☐ I. The secured claim(s) of the following creditors shall govern as to claim amount, to be paid at the indicated interest rate in a monthly amount to be determined by Trustee to pay in full during the Plan term:
- \_\_\_\_\_
- ☐ J. The secured claim(s) of the following creditor(s) shall govern, following all allowed post-petition payment change notices filed of record:

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☒ K. Additional Terms and Conditions:

- *All plan payments must be by TFS, WA, or (where eligible) ACH. Trustee reserves the right to reject money orders or cashier's checks, provided further that if she, in her discretion, presents such items for payments she may keep the funds on hold for more than 30 days before distributing on such types of payments. Debtors making payments by money order or cashier's check assume the risk that distributions under the plan will be delayed because of the failure to pay by one of the approved methods.*

**2. Deadlines. The following deadlines are hereby established and apply to this case:**

**A. Applications to retain brokers, sales agents, or other professionals.** If the Plan contemplates a sale or sales of assets or the recovery of litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

**B. Review of Claims Docket and Objections to Claims.** Pursuant to *W.P.A.LBR 3021-1(c)(2)*, the Debtor(s) (or Debtor(s)' attorney, if represented), shall review the proofs of claim filed in this case and shall file objections (1) to any disputed timely filed claims within ninety (90) days after the claims bar date, or (2) to any disputed late filed or amended claims within ninety (90) days after the amended and/or late claims are filed and served. Absent a timely objection or further order of the Court, the timely filed proof of claim will govern as to the classification and amount of the claim; provided however, no creditor shall receive a distribution in this case until such time as the relevant allowed claim is provided for in the Plan or any subsequent amended plan.

**C. Motions or Complaints Pursuant to §§506, 507 or 522.** All actions to determine the priority, avoidability, or extent of liens, and all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

**D. Filing Amended Plans or Other Stipulation.** Within fourteen (14) days after the Bankruptcy Court resolves the priority of a claim, avoidability of a lien or interest, or extent of a lien, or any objection to claim, the Debtor(s) shall file an Amended Plan or Stipulated Order Modifying Plan to provide for the allowed amount of the lien or claim if the allowed amount and/or treatment differs from the amount and/or treatment stated in the Plan. The Debtor(s) or Counsel for Debtor(s) should inquire with the Chapter 13 Trustee regarding whether an Amended Plan or proposed Stipulated Order Modifying Plan is the preferred course of action. In addition, if after the conclusion of the claims bar date and any associated litigation, the Plan is underfunded, Debtor(s) shall also file (1) an amended Plan increasing the monthly Plan payment, and (2) a revised wage attachment to provide for the increased funding.

**3. Additional Provisions. The following additional provisions apply in this case:**

A. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

B. The Trustee shall hold in reserve any distributions under the Plan to any creditor who holds a claim that is provided for in the Plan but which is subject to a duly filed claims objection. Upon entry of further order of the Court, or ultimate allowance of the disputed claim provided for in the Plan, the Trustee may release the reserve and make distribution to the affected creditor. Unless otherwise permitted by separate Order of Court, Trustee shall not commence distributions to unsecured creditors until after the later of the government bar date and a filed notice of an intention to pay claims (the later date being the "Earliest Unsecured Distribution Date"). Trustee may, but has no obligation to, further defer distributions to unsecured creditors until a later date after the Earliest Unsecured Distribution Date.

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor(s)' counsel must file a fee application in accordance with *W.P.A.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any allowed ***secured claim*** (that is secured by the property subject to the relief from stay order), unless otherwise directed by further Order of Court.

G. The Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and/or contract.

H. The Debtor(s) shall pay timely all post-confirmation tax liabilities directly to the appropriate taxing authorities as they become due.

Dated: 4/23/24

  
United States Bankruptcy Judge

cc: All Parties in Interest to be served by Clerk

In re:  
Denise M. Colton  
Debtor

Case No. 20-23276-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 23, 2024

User: auto  
Form ID: pdf900

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2024:

Recip ID	Recipient Name and Address
db	+ Denise M. Colton, 544 Jefferson Rd, Pittsburgh, PA 15235-3725
15314144	+ Georgetta Colton, 118 Oak Manor Place, Pittsburgh, PA 15235-2640
15314150	+ Law Offices of Patenaude & Felix APC, 501 Corporate Drive, South Pointe Center, Suite 205, Canonsburg, PA 15317-8584
15314159	+ Riverset Credit Union, 53 South Tenth St, Pittsburgh, PA 15203-1142
15314621	+ Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2024 00:16:28	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 24 2024 00:16:02	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 23 2024 23:39:00	Peoples Natural Gas Company LLC, GRB Law, Frick Building, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101
15694817	Email/Text: bankruptcy@acacceptance.com	Apr 23 2024 23:39:00	American Credit Acceptance, PO Box 204531, Dallas, TX 75320-4531
15314136	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 23:39:00	Capital One Bank, c/o Midland Credit Management, 350 Camino De La Reina, Suite 100, San Diego, CA 92108-3007
15428357	+ Email/Text: bankruptcy@clearviewfcu.org	Apr 23 2024 23:39:00	Clearview Federal Credit Union, 8805 University Blvd., Moon Twp., PA 15108-4212
15314139	+ Email/Text: bankruptcy@sw-credit.com	Apr 23 2024 23:39:00	Comcast, c/o Southwest Credit Systems, 4120 International Parkway, Suite 1100, Carrollton, TX 75007-1958
15314140	+ Email/Text: BKPT@cfna.com	Apr 23 2024 23:39:00	Credit First National Association, Pob 81315, Cleveland, OH 44181-0315
15314142	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 24 2024 00:27:13	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
15314141	Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 23 2024 23:38:12	Department Store National Bank/Macy's, Po Box 8218, Mason, OH 45040
15334917	+ Email/Text: kburkley@bernsteinlaw.com	Apr 23 2024 23:39:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314143	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 23 2024 23:39:00	Fortiva, Pob 105555, Atlanta, GA 30348-5555
15314145	+ Email/Text: bankruptcy@huntington.com		

District/off: 0315-2

User: auto

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		Apr 23 2024 23:39:00	Huntington Natl Bk, Po Box 1558, Columbus, OH 43216-1558
15314146	+ Email/Text: bankruptcy@huntington.com	Apr 23 2024 23:39:00	Huntington Natl Bk, Attn: Bankruptcy, P.O. Box 340996, Columbus, OH 43234-0996
15314138	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 23 2024 23:37:26	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15314137	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 23 2024 23:38:05	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15319268	+ Email/Text: RASEBN@raslg.com	Apr 23 2024 23:39:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15314147	^ MEBN	Apr 23 2024 23:31:32	KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000, Philadelphia, PA 19106-1541
15329206	+ Email/Text: PBNCNotifications@perituservices.com	Apr 23 2024 23:39:00	Kohl's, Peritus Portfolio Services II, LLC, PO BOX 141509, IRVING, TX 75014-1509
15314149	+ Email/Text: PBNCNotifications@perituservices.com	Apr 23 2024 23:39:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15314148	+ Email/Text: PBNCNotifications@perituservices.com	Apr 23 2024 23:39:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15639439	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 23:39:00	Lakeview Loan Servicing, LLC, c/o Rightpath Servicing, LLC, PO Box 619096, Dallas, TX 75261-9096
15695624	+ Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 23:39:00	Lakeview Loan Servicing, LLC, c/o Rushmore Servicing, PO Box 619096, Dallas, TX 75261-9096
15314152	Email/Text: camanagement@mtb.com	Apr 23 2024 23:39:00	M & T Bank, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15314151	Email/Text: camanagement@mtb.com	Apr 23 2024 23:39:00	M & T Bank, Po Box 900, Millsboro, DE 19966
15331266	Email/Text: camanagement@mtb.com	Apr 23 2024 23:39:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
15320092	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 23 2024 23:39:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15508163	Email/Text: nsm_bk_notices@mrcooper.com	Apr 23 2024 23:39:00	Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741
15314156	+ Email/PDF: pa_dc_claims@navient.com	Apr 23 2024 23:51:27	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
15314153	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 24 2024 00:15:25	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15320456	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Apr 23 2024 23:51:45	Navient Solutions, LLC, on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15335537	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2024 23:51:30	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
15319851	+ Email/Text: ebnpeoples@grblaw.com	Apr 23 2024 23:39:00	Peoples Natural Gas Company LLC, c/o GRB Law, Frick Bldg., 437 Grant St., 14th Floor, Pittsburgh, PA 15219-6101
15314160	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 23 2024 23:51:05	SYNCB/Walmart, c/o Portfolio Recovery, 120 Corporate Blvd Ste 100, Norfolk, VA 23502-4952
15314161	+ Email/Text: bncmail@w-legal.com	Apr 23 2024 23:39:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15314162	+ Email/Text: bncmail@w-legal.com	Apr 23 2024 23:39:00	Target, c/o Financial & Retail Srvs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475

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User: auto

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15329441	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 23 2024 23:39:00	The Bank of Missouri, PO Box 105555, Atlanta, GA 30348-5555
15314616	+ Email/Text: bankruptcy@huntington.com	Apr 23 2024 23:39:00	The Huntington National Bank, P O Box 89424, Cleveland OH 44101-6424
15314163	^ MEBN	Apr 23 2024 23:31:40	Transworld Systems Inc., 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
15327465	Email/Text: BNCnotices@dcmsservices.com	Apr 23 2024 23:39:00	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15314165	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 23 2024 23:39:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
15314164	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 23 2024 23:39:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
15331981	Email/PDF: ebn_ais@aisinfo.com	Apr 23 2024 23:51:27	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15314166	Email/Text: pitbk@weltman.com	Apr 23 2024 23:39:00	Weltman, Weinberg & Reis, 436 Seventh Avenue, Suite 2500, Koppers Building, Pittsburgh, PA 15219-1842

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LAKEVIEW LOAN SERVICING, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
15314157	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314158	*+	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barr, PA 18773-9500
15314154	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15314155	*+	Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
15418530	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541

TOTAL: 2 Undeliverable, 6 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2024 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	

District/off: 0315-2

User: auto

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on behalf of Creditor LAKEVIEW LOAN SERVICING LLC logsecf@logs.com

Christopher A. DeNardo

on behalf of Creditor Lakeview Loan Servicing LLC logsecf@logs.com

Denise Carlon

on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Julie Frazee Steidl

on behalf of Debtor Denise M. Colton julie.steidl@steidl-steinberg.com  
abby.steidl@me.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@st  
eidl-steinberg.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Roger Fay

on behalf of Creditor Lakeview Loan Servicing LLC rfay@alaw.net, bkecf@milsteadlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 10